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Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Krystal Ewing
 Debtor

Case No. 18-21377-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Aug 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2018.

db
 14807806 +Krystal Ewing, 760 Zandona Street, New Kensington, PA 15068-2092
 14807813 +Best Buy, Atlantic Credit & Finance, 3353 Orange Avenue, NE, Roanoke, VA 24012-6335
 14807814 Education Financial Services, PO Box 36008, Knoxville, TN 37930-6008
 14807819 +Fidelity Net Benefits, Direct Rollovers PO Box 770001., Cincinnati, OH 45277-0001
 14807823 +Littman's, 1000 Mac Arthur Blvd, Mahwah, NJ 07430-2035
 Mitchell D. Bluhn & Associates, CF Medical LLC, 222 Texoma Parkway. Ste 160,
 Sherman, TX 75090
 14807824 +Nissan Motor Acceptance Corp, PO Box 660577, Dallas, TX 75266-0577
 14807825 +Penny Mac Loan Services LLC, 3043 Townsgate Road, Suite 200,
 Westlake Village, CA 91361-3027
 14807827 +State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716-3314
 14807833 +Westbanco, 1 Bank Plaza, Wheeling, WV 26003-3565

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QRSHEARER.COM Aug 09 2018 05:43:00 Robert Shearer, 5703 Brewster Lane,
 Erie, PA 16505-1109

smg E-mail/Text: RVSVBCINOTICE1@state.pa.us Aug 09 2018 02:07:08 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14807804 EDI: RMSC.COM Aug 09 2018 05:43:00 Amazon, PO BOX 965015, Orlando, FL 32896-5015
 14807805 EDI: BANKAMER.COM Aug 09 2018 05:43:00 Bank of America, PO Box 982235,
 El Paso, TX 79998
 14807807 +EDI: CAPITALONE.COM Aug 09 2018 05:43:00 Capital One Bank USA, PO Box 30281,
 Salt Lake City, UT 84130-0281
 14807808 +EDI: CHASE.COM Aug 09 2018 05:43:00 Chase Card, P.O.Box 15298,
 Wilmington, DE 19850-5298
 14807809 +EDI: CITICORP.COM Aug 09 2018 05:43:00 Citibank, PO Box 6241,
 Sioux Falls, SD 57117-6241
 14807812 EDI: DISCOVER.COM Aug 09 2018 05:43:00 Discover Financial Services, PO Box 15316,
 Wilmington, DE 19850
 14807811 +EDI: RMSC.COM Aug 09 2018 05:43:00 Dick's Sporting Goods, PO Box 965005,
 Orlando, FL 32896-5005
 14807815 EDI: IIC9.COM Aug 09 2018 05:43:00 I.C. System Collections, P.O. Box 64378,
 Saint Paul, MN 55164-0378
 14807816 +EDI: RMSC.COM Aug 09 2018 05:43:00 J.C. Penney, P.O. Box 960090, Orlando, FL 32896-0090
 14807820 +EDI: RMSC.COM Aug 09 2018 05:43:00 LOWES, PO Box 965005, Orlando, FL 32896-5005
 14807817 +E-mail/Text: bk@lendingclub.com Aug 09 2018 02:07:53 Lending Club,
 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
 14807818 EDI: RMSC.COM Aug 09 2018 05:43:00 Levin Furniture, PO Box 960061,
 Orlando, FL 32896-0061
 14807821 +EDI: TSYS2.COM Aug 09 2018 05:43:00 MACY'S, P.O. Box 8218, Mason, OH 45040-8218
 14807822 +EDI: MERRICKBANK.COM Aug 09 2018 05:43:00 Merrick Bank, PO Box 9201,
 Old Bethpage, NY 11804-9001
 14808333 +EDI: PRA.COM Aug 09 2018 05:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14807826 +E-mail/Text: Supportservices@receivablesperformance.com Aug 09 2018 02:08:23
 Receivables Performance Management LLC, 20816 44th Avenue W., Lynnwood, WA 98036-7744
 14807829 +EDI: RMSC.COM Aug 09 2018 05:43:00 SYNCEB/American Eagle, P.O.Box 965005,
 Orlando, FL 32896-5005
 14807830 EDI: RMSC.COM Aug 09 2018 05:43:00 SYNCEB/WAL-MART, PO BOX 965024,
 ORLANDO, FL 32896-5024
 14807828 +EDI: RMSC.COM Aug 09 2018 05:43:00 Sunglass Hut, PO Box 960061, Orlando, FL 32896-0061
 14807831 +E-mail/Text: BankruptcyNotice@upmc.edu Aug 09 2018 02:08:03 UPMC, 2 Hot Metal Street,
 Pittsburgh, PA 15203-2348
 14807832 EDI: WFNBNB.COM Aug 09 2018 05:43:00 Victoria Secret, PO Box 18279, Columbus, OH 43218
 TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PennyMac Loan Services, LLC
 aty* +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14807810 ##+David Ewing, 1044 Moon Run Road, Mc Kees Rocks, PA 15136-1396

TOTALS: 1, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PennyMac Loan Services, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Philip V. McCalister on behalf of Debtor Krystal Ewing phil@pvmlaw.com,
philip_mccalister@yahoo.com;jackie@pvmlaw.com;r52288@notify.bestcase.com
Robert Shearer information@robertshearer.com, rshearer@ecf.epiqsystems.com;rspclaw@gmail.com
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,
rshearer@ecf.epiqsystems.com;rspclaw@gmail.com

TOTAL: 5